



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** DIME COMMUNITY BANCSHARES, INC.

**City/State** HAUPPAUGE, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 12,880,136

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**DIME COMMUNITY BANCSHARES, INC.**  
**898 VETERAN'S MEMORIAL HIGHWAY**  
  
**HAUPPAUGE, NY 11788**

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BHC Name

City/State

## Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	12,352,235	11,989,915	12,097,626	5,867,322	4,724,615
Net income (\$000)	112,497	68,639	103,996	42,042	51,691
Number of BHCs in peer group	132	132	130	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.06	2.79	71		2.65			2.60			2.96			3.21	
+ Non-interest income	0.31	0.94	12	0.34	1.09	10	0.33	1.04	10	0.27	0.98	11	0.53	0.90	27
- Overhead expense	1.62	2.18	13	2.16	2.21	49	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21
- Provision for credit losses	0.05	0.10	37	0.07	-0.12	90	0.05	-0.09	84	0.20	0.38	19	0.12	0.12	57
+ Securities gains (losses)	0	0	45	0.01	0.01	79	0.01	0.01	75	0.06	0.02	84	0	0.01	62
+ Other tax equivalent adjustments	0.02	0	96		0			0			0			0	
= Pretax net operating income (tax equivalent)	1.71	1.46	77		1.76			1.66			1.22			1.53	
Net operating income	1.21	1.10	67	0.76	1.34	8	0.86	1.26	11	0.72	0.97	25	1.09	1.19	38
Net income	1.21	1.10	67	0.76	1.34	7	0.86	1.26	11	0.72	0.97	25	1.09	1.19	37
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.27			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.57	3.36	65		3.12			3.06			3.78			4.49	
Interest expense	0.30	0.35	50	0.26	0.26	63	0.24	0.25	58	0.43	0.57	33	0.91	1.02	40
Net interest income (tax equivalent)	3.26	3.01	66		2.85			2.80			3.17			3.45	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.10	0.09	66	0.13	0.12	60	0.10	0.11	55	0.04	0.11	30	0.13	0.11	62
Earnings coverage of net loan and lease losses (X)	22.89	36.38	48	11.01	26.30	34	16.64	39.72	43	39.29	33.55	70	16.49	22.46	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.81	1.17	18	0.88	1.32	19	0.91	1.23	23	0.96	1.35	10	0.89	0.94	46
Allowance for loan and lease losses / Total loans and leases	0.81	1.15	19	0.87	1.30	21	0.91	1.20	25	0.95	1.33	12	0.89	0.93	46
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.39	57	0.43	0.58	42	0.44	0.49	48	0.48	0.67	39	0.46	0.56	46
30-89 days past due loans and leases / Total loans and leases	0.29	0.33	57	0.63	0.29	87	0.79	0.32	87	0.25	0.26	57	0.17	0.31	33
<b>Liquidity and Funding</b>															
Net noncore funding dependence	7.71	5.89	62	-0.96	-3.31	60	0.47	-2.33	59	-8.72	0.77	23	13.02	10.70	57
Net short-term noncore funding dependence	7.53	0.87	78	-1.27	-9.17	72	0.20	-7.71	74	-9.23	-3.25	30	10.16	5.88	67
Net loans and leases / Total assets	77.91	63.09	87	74.57	58.81	86	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56
<b>Capitalization</b>															
Tier 1 leverage ratio	8.61	9.22	29	8.38	9.07	30	8.46	8.98	34	6.81	9.65	2	8.49	10.39	10
Holding company equity capital / Total assets	8.86	9.68	36	9.72	10.79	33	9.88	10.71	36	8.05	10.51	12	10.10	11.37	30
Total equity capital (including minority interest) / Total assets	8.86	9.81	34	9.72	10.91	30	9.88	10.82	35	8.05	10.57	11	10.10	11.43	28
Common equity tier 1 capital / Total risk-weighted assets	9.13	11.79	8	9.92	12.64	8	9.49	12.42	6	10.30	12.44	15	10.16	12.50	13
Net loans and leases / Equity capital (X)	8.80	6.64	84	7.67	5.47	87	7.69	5.53	87	8.89	6.79	87	7.36	6.55	71
Cash dividends / Net income	29.73	31.93	41	58.60	27.22	93	49.61	28.27	89	45.66	29.42	72	35.63	25.65	63
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			39.66			93.20	
<b>Growth Rates</b>															
Assets	4.18	6.04	52	95.54	9.51	98	87.53	10.50	99	30.74	16.11	89	4.72	8.66	33
Equity capital	-5.02	-3.83	53	134.49	7.52	99	130.31	7.46	99	4.16	8.42	24	9.55	12.19	40
Net loans and leases	8.86	14.48	40	100.14	-0.66	99	99.01	3.36	99	25.84	9.99	91	12.81	8.63	74
Noncore funding	124.96	36.20	87	27.67	-21.64	94	4.34	-14.79	77	-44.07	-12.78	11	28.99	4.16	83
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	17.56	11.91	75	16.41	10.65	75	16.53	10.95	77	15.27	5.67	79	15.87	3.86	89
Equity investment in subsidiaries / Equity capital	115.52	104.01	89	111.82	103.15	88	114.60	103.22	90	115.23	104.49	87	115.34	104.21	87
Cash from ops + noncash items + op expense / Op expense + dividends	207.71	118.32	80	30.78	155.61	8	42.25	154.48	9	113.27	138.81	39	111	152.31	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	285,828	269,715	359,016	169,410	158,228	5.97	209.99
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	285,464	269,320	358,500	168,665	157,248	5.99	211.40
Tax-exempt income on loans and leases.....	364	395	516	745	980	-7.85	-31.96
Estimated tax benefit on income on loans and leases.....	141						-50.85
Income on loans and leases (tax equivalent).....	285,969						209.18
Investment interest income (tax equivalent).....	21,637						27.38
Interest on balances due from depository institutions.....	882	469	644	673	1,697	88.06	324.04
Interest income on other earning assets.....	1,074	2,094	2,332	1,541	1,535	-48.71	-13.11
Total interest income (tax equivalent).....	309,562						179.08
Interest on time deposits of \$250K or more.....	1,405	2,543	2,935	2,163	2,269	-44.75	63.37
Interest on time deposits < \$250K.....	2,795	3,899	4,718	2,381	3,503	-28.31	180.06
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	12,216	7,224	8,874	10,435	23,687	69.10	121.14
Interest on other borrowings and trading liabilities.....	1,818	8,225	10,490	8,472	9,879	-77.90	-66.96
Interest on subordinated debt and mandatory convertible securities.....	8,063						136.80
Total interest expense.....	26,297	21,891	27,017	23,451	39,338	20.13	61.43
Net interest income (tax equivalent).....	283,265						199.33
Non-interest income.....	28,393	30,432	40,511	16,036	25,039	-6.70	114.24
Adjusted operating income (tax equivalent).....	311,658						188.88
Overhead expense.....	149,732	194,220	244,949	113,115	95,992	-22.91	139.64
Provision for credit losses.....	5,039	6,344	6,212	11,500	5,700		38.05
Securities gains (losses).....	0	1,207	1,207	3,525	201	-100.00	-100.00
Other tax equivalent adjustments.....	1,713						89.07
Pretax net operating income (tax equivalent).....	158,600						269.53
Applicable income taxes.....	44,184	28,359	44,170	13,685	14,060	55.80	226.71
Tax equivalent adjustments.....	1,919						-1.08
Applicable income taxes (tax equivalent).....	46,103						198.13
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	112,497	68,639	103,996	42,042	51,691	63.90	309.75
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	112,497	68,639	103,996	42,042	51,691	63.90	309.75
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	112,497	68,639	103,996	42,042	51,691	63.90	309.75
Investment securities income (tax equivalent).....	21,637						27.38
US Treasury and agency securities (excluding mortgage-backed securities).....	2,208	1,326	2,024	365	465	66.52	145.06
Mortgage-backed securities.....	14,200	10,561	15,432	8,955	15,366	34.46	27.43
All other securities.....	5,229						5.80
Cash dividends declared.....	33,440	40,222	51,597	19,197	18,420	-16.86	144.62
Common.....	27,975	34,757	44,311	19,197	18,420	-19.51	104.65
Preferred.....	5,465	5,465	7,286	0	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.34	3.12	69		2.90			2.85			3.53			4.19	
Less: Interest expense .....	0.28	0.33	49	0.24	0.24	63	0.22	0.23	59	0.40	0.54	33	0.83	0.95	38
Equals: Net interest income (tax equivalent) .....	3.06	2.79	71		2.65			2.60			2.96			3.21	
Plus: Non-interest income .....	0.31	0.94	12	0.34	1.09	10	0.33	1.04	10	0.27	0.98	11	0.53	0.90	27
Equals: adjusted operating income (tax equivalent) .....	3.36	3.77	26		3.80			3.70			3.96			4.16	
Less: Overhead expense .....	1.62	2.18	13	2.16	2.21	49	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21
Less: Provision for credit losses .....	0.05	0.10	37	0.07	-0.12	90	0.05	-0.09	84	0.20	0.38	19	0.12	0.12	57
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	45	0.01	0.01	79	0.01	0.01	75	0.06	0.02	84	0	0.01	62
Plus: other tax equivalent adjustments .....	0.02	0	96		0			0			0			0	
Equals: Pretax net operating income (tax equivalent) .....	1.71	1.46	77		1.76			1.66			1.22			1.53	
Less: Applicable income taxes (tax equivalent) .....	0.50	0.34	91		0.41			0.38			0.27			0.35	
Less: Minority interest .....	0	0	43	0	0	41	0	0	40	0	0	45	0	0	45
Equals: Net operating income .....	1.21	1.10	67	0.76	1.34	8	0.86	1.26	11	0.72	0.97	25	1.09	1.19	38
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.21	1.10	67	0.76	1.34	7	0.86	1.26	11	0.72	0.97	25	1.09	1.19	37
Memo: Net income (last four quarters) .....	1.20	1.10	67	0.73	1.30	9	0.86	1.26	11	0.72	0.97	25	1.09	1.19	36
Net income—BHC and noncontrolling (minority) interest .....	1.21	1.11	67	0.76	1.35	6	0.86	1.27	9	0.72	0.97	25	1.09	1.19	37
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.71	92.93	62	93.98	93.09	61	93.79	93.08	58	92.48	93.47	35	91.89	93.22	34
Average interest-bearing funds / Average assets .....	57.35	60.58	43	54.46	61.98	21	54.36	61.99	19	54.09	68.25	9	59.52	70.66	13
Interest income (tax equivalent) / Average earning assets .....	3.57	3.36	65		3.12			3.06			3.78			4.49	
Interest expense / Average earning assets .....	0.30	0.35	50	0.26	0.26	63	0.24	0.25	58	0.43	0.57	33	0.91	1.02	40
Net interest income (tax equivalent) / Average earning assets .....	3.26	3.01	66		2.85			2.80			3.17			3.45	
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.99	4.24	31		4.07			4.01			4.28			4.98	
Interest-bearing bank balances .....	0.41	0.79	10	0.08	0.13	10	0.09	0.14	9	0.17	0.32	12	2.38	2.26	65
Federal funds sold and reverse repos .....		1.05			0.25			0.25			0.43			2.02	
Trading assets .....	0	0.57	26		0.45			0.45			0.80			0.49	
Total earning assets .....	3.56	3.33	67	3.41	3.09	70	3.39	3.04	72	3.40	3.80	17	4.18	4.47	29
Investment securities (tax equivalent) .....	1.70	1.96	26		1.77			1.77			2.32			2.74	
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.88	1.38	15	0.71	1.23	20	0.75	1.14	26	1.33	1.87	26	1.61	2.54	12
Mortgage-backed securities .....	1.67	1.87	27	1.43	1.55	39	1.47	1.57	43	2.06	2.05	54	2.48	2.54	44
All other securities .....	3.12	2.89	62		2.85			2.81			3.24			3.80	
Interest-bearing deposits .....	0.23	0.35	40	0.20	0.22	51	0.18	0.21	51	0.36	0.62	15	0.89	1.13	27
Time deposits of \$250K or more .....	0.85	0.61	77	1.21	0.70	91	1.11	0.66	88	1.72	1.60	60	1.81	2.13	20
Time deposits < \$250K .....	0.56	0.58	54	0.69	0.67	58	0.64	0.62	58	1.37	1.49	34	2.09	1.91	63
Other domestic deposits .....	0.28	0.31	57	0.19	0.16	68	0.17	0.15	64	0.42	0.36	66	1.13	0.86	73
Foreign deposits .....		0.52			0.12			0.14			1.24			2.53	
Federal funds purchased and repos .....	0.01	0.88	4	0.07	0.18	33	0.06	0.17	30	0.92	0.37	86	1.88	1.23	75
Other borrowed funds and trading liabilities .....	0.90	1.55	23	0	1.29	3	0	1.27	2	0	0.55	27	0	1.03	24
All interest-bearing funds .....	0.49	0.54	51	0.45	0.38	67	0.41	0.37	66	0.74	0.79	46	1.40	1.34	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	28,393	30,432	40,511	16,036	25,039
Fiduciary activities income	0	0	0	1	2
Service charges on deposit accounts - domestic	5,591	3,739	5,165	3,462	5,197
Trading revenue	2,240	0	0	0	0
Investment banking fees and commissions	724	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0				
Net servicing fees	398	816	1,004	499	432
Net securitization income	0				
Net gains (losses) on sales of loans, OREO, other assets	2,966	23,238	25,288	3,884	1,931
Other non-interest income	16,474	1,926	7,614	8,115	17,385
Total overhead expenses	149,732	194,220	244,949	113,115	95,992
Personnel expense	90,669	97,536	126,083	67,159	56,244
Net occupancy expense	22,567	22,663	30,347	15,698	15,395
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,447	1,907	2,622	656	787
Other operating expenses	35,049	72,114	85,897	29,602	23,566
Fee income on mutual funds and annuities	149	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	810	787	802	502	496
Average personnel expense per employee	111.94	123.93	157.21	133.78	113.40
Average assets per employee	15,249.67	15,234.96	15,084.32	11,687.89	9,525.43

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.52	2.43	32	0	2.14	11	0	2.17	11	0	0.51	36	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income	48.08	58.02	13	65.54	58.85	76	61.53	59.28	54	63.97	61.22	64	57.40	61.79	31
<b>Percent of Average Assets</b>															
Total overhead expense	1.62	2.18	13	2.16	2.21	49	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21
Personnel expense	0.98	1.20	19	1.08	1.23	35	1.04	1.21	29	1.14	1.42	26	1.19	1.50	23
Net occupancy expense	0.24	0.22	60	0.25	0.24	60	0.25	0.23	63	0.27	0.30	39	0.33	0.32	57
Other operating expenses	0.39	0.73	6	0.82	0.72	74	0.73	0.72	64	0.52	0.73	18	0.52	0.76	18
Overhead less non-interest income	1.31	1.22	54	1.82	1.08	94	1.69	1.10	93	1.65	1.44	67	1.50	1.65	34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	48.04	57.55	14	58.34			58.83			58.93			59.91		
Personnel expense	29.09	31.86	30	32.89			32.93			33.88			34.17		
Net occupancy expense	7.24	5.98	73	6.26			6.23			7.04			7.50		
Other operating expenses	11.71	19.14	5	18.68			19.18			17.57			17.93		
Total non-interest income	9.11	24.10	12	28.20			27.67			23.45			19.83		
Fiduciary activities income	0	2.13	13	2.27			2.20			1.45			1.61		
Service charges on domestic deposit accounts	1.79	3.30	24	3.25			3.27			2.67			3.21		
Trading revenue	0.72	0.57	72	0.68			0.62			0.10			0.07		
Investment banking fees and commissions	0.23	2.15	21	2.46			2.58			1.03			0.91		
Insurance activities revenue	0	0.36	12	0.38			0.36			0.41			0.37		
Venture capital revenue	0	0.01	44	0.03			0.04			0			0		
Net servicing fees	0.13	1.23	36	0.56			0.60			0			0.22		
Net securitization income	0	0	46	0.01			0.01			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.95	1.19	55	3.64			3.30			5.55			2.27		
Other non-interest income	5.29	8.80	30	9.39			9.27			7.76			7.41		
Overhead less non-interest income	38.93	32.79	66	29.67			30.52			34.63			39.47		
Applicable income taxes / Pretax net operating income (tax equivalent)	27.86	21.50	94	21.49			21.18			20.30			21.51		
Applicable income tax + TE / Pretax net operating income + TE	29.07	23.57	94	23.11			22.67			22.51			23.31		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	9,196,152	8,265,113	8,299,697	3,143,937	3,049,485	11.26	286.09
Commercial and industrial loans	909,587	1,011,059	930,854	1,479,355	617,297	-10.04	75.17
Loans to individuals	8,087	18,704	16,165	22,534	24,370	-56.76	-57.15
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	3,404	0	0	0	0		100.71
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,117,230	9,299,591	9,250,154	4,650,188	3,692,928	8.79	246.28
Less: Allowance for loan and lease losses	81,935	81,255	83,853	44,200	32,786	0.84	179.90
Net loans and leases	10,035,295	9,218,336	9,166,301	4,605,988	3,660,142	8.86	246.95
Debt securities that reprice or mature in over 1 year	1,496,730	1,686,932	1,698,288	454,660	639,469	-11.28	66.16
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	11,532,025	10,905,268	10,864,589	5,060,648	4,299,611	5.75	204.02
Interest-bearing bank balances	240,947	570,225	330,751	769,099	39,501	-57.75	729.76
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	57,600	62,434	44,732	81,400	132,460	-7.74	-28.80
Trading assets	145,213	0	0	0	0		
Total earning assets	11,975,785	11,537,927	11,240,072	5,911,147	4,471,572	3.79	206.83
Non-interest-bearing cash and due from depository institutions	72,049	58,786	62,971	107,729	77,693	22.56	24.40
Premises, fixed assets, and leases	105,322	109,251	115,182	78,879	77,512	-3.60	200.92
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	726,980	656,855	648,139	336,460	294,694	10.68	152.48
Total assets	12,880,136	12,362,819	12,066,364	6,434,215	4,921,471	4.18	200.66
Quarterly average assets	12,628,924	12,570,593	12,420,758	6,336,146	4,785,573	0.46	197.20
Average loans and leases (YTD)	9,547,295	9,550,285	9,483,012	4,380,231	3,442,077	-0.03	249.75
<b>Memoranda</b>							
Loans held-for-sale	289	14,720	5,493	52,785	12,643	-98.04	
Loans not held-for-sale	10,116,941	9,284,871	9,244,661	4,597,403	3,680,285	8.96	246.27
Real estate loans secured by 1-4 family	722,370	686,148	669,929	516,713	577,319	5.28	46.68
Commercial real estate loans	8,473,782	7,576,795	7,629,350	2,626,792	2,471,722	11.84	348.50
Construction and land development	241,020	285,379	322,628	85,401	98,923	-15.54	152.02
Multifamily	3,968,244	3,469,860	3,357,044	900,130	812,670	14.36	595.53
Nonfarm nonresidential	4,264,518	3,821,556	3,949,678	1,641,261	1,560,129	11.59	248.64
Real estate loans secured by farmland	0	2,170	418	432	444	-100.00	-100.00
Total investment securities	1,554,330	1,749,366	1,743,020	536,060	771,929	-11.15	58.34
U.S. Treasury securities	225,925	247,696	244,769	0	50,822	-8.79	
US agency securities (excluding mortgage-backed securities)	89,057	81,018	80,254	0	4,995	9.92	38.66
Municipal securities	33,598	41,133	38,946	65,803	75,972	-18.32	-77.89
Mortgage-backed securities	975,735	1,252,686	1,227,020	391,167	572,937	-22.11	39.76
Asset-backed securities	63,983	0	0	23,950	23,401		177.74
Other debt securities	166,032	126,833	152,031	55,140	43,802	30.91	274.55
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	962,927	1,709,063	1,563,711	450,360	638,291	-43.66	21.57
U.S. Treasury securities	225,925	247,696	244,769	0	50,822	-8.79	
US agency securities (excluding mortgage-backed securities)	0	81,018	80,254	0	4,995	-100.00	-100.00
Municipal securities	33,598	41,133	38,946	42,088	34,964	-18.32	-63.21
Mortgage-backed securities	493,110	1,212,383	1,047,711	329,182	480,307	-59.33	-13.36
Asset-backed securities	53,262	0	0	23,950	23,401		131.20
Other debt securities	157,032	126,833	152,031	55,140	43,802	23.81	254.25
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-80,349	0	-1,955	3,625	1,389		
Available-for-sale securities appreciation (depreciation)	-125,622	2,171	-10,384	4,373	-1,172		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	651,104	684,049	727,818	402,000	403,491	-4.82	24.32

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,228,249	1,027,605	1,102,603	987,588	645,002	19.53	180.24
NOW, ATS and transaction accounts	230,524	239,189	189,911	129,017	54,961	-3.62	511.45
Time deposits less brokered deposits < \$250K	523,439	515,908	453,085	95,427	58,228	1.46	
MMDA and other savings accounts	8,099,123	8,391,027	8,313,217	4,084,203	2,806,707	-3.48	223.44
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	10,081,335	10,173,729	10,058,816	5,296,235	3,564,898	-0.91	241.79
Time deposits of \$250K or more	274,950	251,760	200,113	121,785	129,648	9.21	194.74
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,124	2,629	1,862	1,223	999	-19.21	-95.82
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	778,200	25,000	25,000	215,000	440,626	3012.80	63.77
Other borrowings w/remaining maturity over 1 year	0	0	0	0	40,351		-100.00
Brokered deposits < \$250K	132,385	248,548	200,045	71,233	120,101	-46.74	-17.48
Noncore funding	1,187,659	527,937	427,020	409,241	731,725	124.96	52.03
Trading liabilities	145,213	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	200,305	197,142	197,096	79,059	78,920	1.60	154.82
Other liabilities	124,714	262,775	190,693	131,730	48,655	-52.54	283.88
Total liabilities	11,739,226	11,161,583	10,873,625	5,916,265	4,424,198	5.18	205.56
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	116,569	116,569	116,569	0	0	0.00	
Common stock	416	416	416	199	199	0.00	111.17
Common surplus	495,232	493,775	494,125	360,741	356,436	0.30	42.81
Retained earnings	733,783	630,744	654,726	172,075	150,703	16.34	596.33
Accumulated other comprehensive income	-93,036	-1,042	-6,181	-10,128	-8,341		
Other equity capital components	-112,173	-39,345	-67,035	-5,056	-1,843		
Total holding company equity capital	1,140,791	1,201,117	1,192,620	517,831	497,154	-5.02	158.13
Noncontrolling (minority) interest in subsidiaries	119	119	119	119	119	0.00	0.00
Total equity capital, including minority interest	1,140,910	1,201,236	1,192,739	517,950	497,273	-5.02	158.09
Total liabilities and capital	12,880,136	12,362,819	12,066,364	6,434,215	4,921,471	4.18	200.66
<b>Memoranda</b>							
Non-interest-bearing deposits	3,830,676	3,821,832	3,920,423	2,472,727	1,518,958	0.23	220.61
Interest-bearing deposits	6,657,994	6,852,205	6,538,551	3,016,526	2,295,689	-2.83	231.49
Total deposits	10,488,670	10,674,037	10,458,974	5,489,253	3,814,647	-1.74	227.43
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,192,620	701,096	701,096	497,154	453,830		
Accounting restatements	0	1,686	1,686	-1,473	0		
Net income	112,497	68,639	103,996	42,042	51,691		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,467	4,913	6,880	8,906	4,794		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	46,498	30,966	60,273	7,814	1,512		
Changes incident to business combinations	0	491,210	491,210	0	0		
Less: Dividends declared	33,440	40,222	51,597	19,197	18,420		
Change in other comprehensive income	-86,855	4,882	-257	-1,787	6,771		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-121	-121	0	0		
Holding company equity capital, ending balance	1,140,791	1,201,117	1,192,620	517,831	497,154		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	71.40	39.88	96	66.85	36.06	94	68.78	36.25	95	48.86	48.33	54	61.96	52.67	72
Commercial and industrial loans .....	7.06	11.23	30	8.18	11.11	39	7.71	10.76	37	22.99	13.47	87	12.54	11.45	61
Loans to individuals .....	0.06	3.58	11	0.15	3.60	12	0.13	3.36	12	0.35	2.29	31	0.50	2.71	34
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.02	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans .....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.43	17	0	0.53	17
Other loans and leases .....	0.03	4.52	2	0	4.26	0	0	4.47	0	0	1.39	21	0	1.08	22
Net loans and leases .....	77.91	63.09	87	74.57	58.81	86	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56
Debt securities over 1 year .....	11.62	18.76	24	13.65	18.32	32	14.07	19.46	32	7.07	13.53	19	12.99	13.66	48
Mutual funds and equity securities .....	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	22	0	0.06	18
Subtotal .....	89.53	83.05	83	88.21	78.17	90	90.04	79.22	91	78.65	83.47	22	87.36	86.76	46
Interest-bearing bank balances .....	1.87	3.61	39	4.61	9.37	26	2.74	8.50	16	11.95	6.78	79	0.80	2.97	24
Federal funds sold and reverse repos .....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less .....	0.45	1.71	23	0.51	1.51	29	0.37	1.56	24	1.27	2.03	47	2.69	2.10	70
Trading assets .....	1.13	0.59	81	0	0.58	19	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets .....	92.98	90.76	74	93.33	91.57	69	93.15	91.77	67	91.87	92.98	35	90.86	92.39	30
Non-interest cash and due from depository institutions .....	0.56	0.98	18	0.48	0.99	12	0.52	0.82	23	1.67	1.07	81	1.58	1.14	78
Other real estate owned .....	0	0.01	12	0	0.01	6	0	0.01	9	0	0.03	13	0	0.04	10
All other assets .....	6.46	8.19	27	6.20	7.39	35	6.33	7.35	36	6.46	5.87	62	7.56	6.41	65
<b>Memoranda</b>															
Short-term investments .....	2.32	6.75	22	5.12	12.31	19	3.11	11.47	12	13.22	9.38	74	3.49	5.36	40
U.S. Treasury securities .....	1.75	1.98	62	2	1.18	75	2.03	1.47	73	0	0.19	31	1.03	0.29	85
US agency securities (excluding mortgage-backed securities) .....	0.69	0.81	61	0.66	0.75	63	0.67	0.82	61	0	1.28	5	0.10	1.25	25
Municipal securities .....	0.26	1.69	30	0.33	1.70	33	0.32	1.73	31	1.02	2.96	38	1.54	2.58	45
Mortgage-backed securities .....	7.58	12.93	25	10.13	13.46	37	10.17	14.14	35	6.08	8.52	37	11.64	9.38	65
Asset-backed securities .....	0.50	0.85	57	0	0.47	25	0	0.50	24	0.37	0.35	79	0.48	0.30	82
Other debt securities .....	1.29	0.51	82	1.03	0.51	77	1.26	0.53	79	0.86	0.60	70	0.89	0.53	74
Loans held-for-sale .....	0	0.30	20	0.12	0.50	39	0.05	0.55	32	0.82	0.58	74	0.26	0.39	62
Loans held for investment .....	78.55	63.03	87	75.10	58.34	88	76.62	58.06	89	71.45	69.07	54	74.78	72.01	59
Real estate loans secured by 1-4 family .....	5.61	12.79	22	5.55	11.57	25	5.55	11.46	26	8.03	14.47	28	11.73	16.02	38
Revolving .....	0.46	1.52	26	0.54	1.44	28	0.54	1.42	29	1.04	1.79	39	1.46	2.24	44
Closed-end, secured by first liens .....	5.13	10.86	24	4.83	9.73	27	4.83	9.67	29	6.65	12.11	27	9.95	13.07	40
Closed-end, secured by junior liens .....	0.02	0.19	19	0.19	0.19	66	0.18	0.17	67	0.34	0.27	69	0.32	0.37	50
Commercial real estate loans .....	65.79	24.89	98	61.29	22.35	98	63.23	22.69	98	40.83	30.65	82	50.22	33.26	90
Construction and land development .....	1.87	3.92	36	2.31	3.40	39	2.67	3.34	46	1.33	4.32	12	2.01	5	19
Multifamily .....	30.81	3.87	97	28.07	3.32	98	27.82	3.57	96	13.99	5.03	89	16.51	4.76	91
Nonfarm nonresidential .....	33.11	15.73	93	30.91	14.65	95	32.73	14.57	96	25.51	19.97	75	31.70	21.85	85
Real estate loans secured by farmland .....	0	0.34	9	0.02	0.35	33	0	0.30	26	0.01	0.85	26	0.01	0.95	26

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	90.90	62.29	95	88.88	60.51	94	89.72	61.05	94	67.61	69.38	43	82.58	72.74	68
Real estate loans secured by 1-4 family	7.14	20.65	13	7.38	20	14	7.24	19.86	15	11.11	20.91	26	15.63	22.29	35
Revolving	0.58	2.39	22	0.71	2.47	24	0.70	2.43	24	1.43	2.61	39	1.95	3.13	40
Closed-end	6.56	18.01	15	6.66	17.35	19	6.54	17.24	17	9.68	17.94	26	13.68	18.71	38
Commercial real estate loans	83.76	38.12	98	81.47	37.13	98	82.48	37.86	98	56.49	44.23	83	66.93	46.16	87
Construction and land development	2.38	6.10	29	3.07	5.69	31	3.49	5.65	40	1.84	6.26	12	2.68	6.97	18
1-4 family	0.18	1.40	27	0.23	1.19	30	0.27	1.18	35	0.48	1.14	33	0.44	1.47	25
Other	2.20	4.62	32	2.83	4.46	35	3.22	4.40	43	1.36	4.94	12	2.23	5.34	21
Multifamily	39.22	5.86	97	37.31	5.41	97	36.29	5.78	96	19.36	7.01	89	22.01	6.42	92
Nonfarm nonresidential	42.15	24.30	89	41.09	24.45	87	42.70	24.56	90	35.29	29.04	72	42.25	30.59	84
Owner-occupied	10.78	8.11	66	10.41	8.31	63	11.13	8.29	67	12.53	10	70	15.43	10.68	82
Other	31.37	15.95	91	30.69	15.83	94	31.57	15.94	93	22.77	18.53	70	26.82	19.36	80
Real estate loans secured by farmland	0	0.55	9	0.02	0.61	33	0	0.54	22	0.01	1.30	26	0.01	1.38	26
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	8.99	18.37	19	10.87	19.45	18	10.06	18.86	18	31.81	19.85	85	16.72	16.16	58
Loans to individuals	0.08	6.24	9	0.20	6.58	9	0.17	6.24	11	0.48	3.53	30	0.66	4	34
Credit card loans	0	0.53	22	0	0.51	48	0	0.53	48	0	0.03	67	0	0.04	66
Agricultural loans	0	0.31	12	0	0.38	11	0	0.34	12	0	0.69	17	0	0.78	17
Other loans and leases	0.03	8.16	2	0	8.42	0	0	8.75	0	0	2.07	21	0	1.48	22
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	796.19	411.16	96	736.82	383.43	96	740.33	391.81	96	676.22	473.75	90	708.22	493.53	89
Real estate loans secured by 1-4 family	62.54	133.66	22	61.17	124.74	25	59.76	126.06	25	111.14	142.34	41	134.08	151.03	48
Revolving	5.10	15.46	25	5.92	15.53	28	5.78	15.44	28	14.35	17.81	52	16.72	21.25	51
Closed-end	57.45	116.59	23	55.25	107.54	27	53.98	108.85	27	96.79	122.21	41	117.36	127.10	52
Commercial real estate loans	733.65	254.65	98	675.46	238.58	98	680.53	245.88	98	564.99	302.08	95	574.04	311.74	94
Construction and land development	20.87	39.81	35	25.44	36.07	40	28.78	35.95	46	18.37	42.85	18	22.97	46.63	22
1-4 family	1.60	9.02	30	1.94	7.44	33	2.21	7.42	37	4.75	7.52	42	3.82	9.52	29
Other	19.27	30.27	37	23.50	28.34	45	26.56	28.11	48	13.61	33.94	20	19.16	35.90	26
Multifamily	343.57	40.47	97	309.33	35.29	98	299.45	38.66	97	193.61	48.67	91	188.74	44.76	93
Nonfarm nonresidential	369.22	161.09	94	340.69	156.30	94	352.31	158.05	96	353.01	198.42	97	362.33	206.64	95
Owner-occupied	94.41	53.43	84	86.28	52.63	78	91.86	52.99	81	125.31	67.98	89	132.29	71.54	91
Other	274.81	105.96	95	254.40	100.99	97	260.45	102.54	96	227.70	125.78	90	230.03	130.65	90
Real estate loans secured by farmland	0	3.36	8	0.19	3.67	34	0.04	3.22	25	0.09	8.35	26	0.10	8.66	27
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	78.75	115.08	37	90.13	116.17	40	83.03	114.45	40	318.19	133.93	95	143.36	106.70	72
Loans to individuals	0.70	35.47	12	1.67	36.56	13	1.44	34.55	14	4.85	22.15	39	5.66	24.83	42
Credit card loans	0	2.79	22	0	2.58	49	0	2.77	48	0.01	0.20	68	0.01	0.24	66
Agricultural loans	0	1.73	12	0	2.03	11	0	1.86	12	0	4.17	17	0	4.86	17
Other loans and leases	0.29	50.11	3	0	47.63	0	0	51.06	0	0	13.62	21	0	10.25	22
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	74.59	30.74	98	73.14	29.25	98	73.28	30.07	98	45.61	34	81	53.06	35.38	87
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	653.40	205.31	98	606.37	187.63	98	604.66	195.33	98	456.23	232.08	93	455.08	239.13	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	747.80	262.15	98	692.65	244.92	98	696.52	252.85	98	581.54	304.52	95	587.37	315.15	95

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# Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	2.32	6.75	22	5.12	12.31	19	3.11	11.47	12	13.22	9.38	74	3.49	5.36	40
Liquid assets	13.58	23.63	24	17.88	29.12	23	16.13	29.03	19	19.71	19.32	52	15.16	16.28	48
Investment securities	12.07	20.98	18	14.15	20.37	27	14.45	21.63	26	8.33	16.07	16	15.68	16.41	51
Net loans and leases	77.91	63.09	87	74.57	58.81	86	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56
Net loans, leases and standby letters of credit	78.12	63.92	85	74.86	59.61	86	76.26	59.49	86	71.98	69.67	52	74.85	72.78	55
Core deposits	78.27	74.28	57	82.29	75.52	77	83.36	75.71	82	82.31	76.49	75	72.44	71.61	51
Noncore funding	9.22	12.30	48	4.27	10.15	25	3.54	10.30	20	6.36	10.29	32	14.87	14.61	50
Time deposits of \$250K or more	2.13	1.67	71	2.04	1.67	69	1.66	1.58	61	1.89	3.37	27	2.63	4.33	26
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	0.02	1.24	26	0.02	1.19	26	0.02	1.23	25	0.02	0.62	47	0.02	0.77	37
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.02	0.58	41	0.02	0.54	42	0.02	0.54	42	0.02	0.59	52	0.02	0.75	40
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	6.04	2.18	86	0.20	0.88	48	0.21	1	46	3.34	1.06	84	8.95	2.75	88
Earning assets that reprice within 1 year	25.98	35.71	27	33.33	38.80	36	30.88	37.37	32	36.31	31.93	64	29.82	33.16	44
Interest-bearing liabilities that reprice within 1 year	5.53	6.79	55	6.76	6.64	68	5.81	6.39	63	3.70	14.04	10	4.14	18.54	4
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	20.44	27.35	34	26.57	30.83	39	25.07	29.65	39	32.60	17.03	81	25.68	13.71	73
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	7.71	5.89	62	-0.96	-3.31	60	0.47	-2.33	59	-8.72	0.77	23	13.02	10.70	57
Net short-term noncore funding dependence	7.53	0.87	78	-1.27	-9.17	72	0.20	-7.71	74	-9.23	-3.25	30	10.16	5.88	67
Short-term investment / Short-term noncore funding	25.58	112.63	21	128.06	304.29	30	94.48	273.46	25	221.73	230.45	63	28.24	78.10	38
Liquid assets - short-term noncore funding / Nonliquid assets	5.23	24.05	24	16.91	36.72	27	15.30	36.68	24	17.12	16.27	55	3.28	6.90	44
Net loans and leases / Total deposits	95.68	79.04	81	86.36	73.05	81	87.64	72.79	82	83.91	84.20	47	95.95	90.96	63
Net loans and leases / Core deposits	99.54	86.19	74	90.61	78.83	76	91.13	78.25	77	86.97	91.10	40	102.67	102.55	53
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.49	-10.05	54	0	0.50	30	-0.19	0.12	33	0.85	0.88	64	0.35	0.36	66
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.71	-19.27	70	0.21	1.06	34	-1	-0.25	28	1.03	3.63	17	-0.29	1.28	6
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.03			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	38.05	26.09	66	2.30	13.65	42	10.29	14.28	51	15.99	5.36	83	17.31	7.25	81
Available-for-sale securities	61.95	71.92	34	97.70	84.59	58	89.71	83.77	49	84.01	93.39	17	82.69	91.33	20
U.S. Treasury securities	14.54	9.62	74	14.16	6.01	82	14.04	6.70	80	0	1.22	31	6.58	2.07	86
US agency securities (excluding mortgage-backed securities)	5.73	4.10	71	4.63	4.24	69	4.60	4.12	69	0	8.39	5	0.65	8.16	23
Municipal securities	2.16	8.02	39	2.35	8.38	40	2.23	8.22	39	12.28	18.61	47	9.84	15.40	43
Mortgage-backed securities	62.78	62.34	48	71.61	66.09	54	70.40	66.54	54	72.97	54.48	75	74.22	57.07	74
Asset-backed securities	4.12	4.33	60	0	2.45	25	0	2.50	24	4.47	1.97	82	3.03	1.70	83
Other debt securities	10.68	3.02	87	7.25	3.01	81	8.72	3.08	83	10.29	4.34	80	5.67	3.73	75
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.44	22	0	0.49	18
Debt securities 1 year or less	3.71	9.28	36	3.57	8.18	36	2.57	7.78	27	15.18	13.69	67	17.16	13.55	67
Debt securities 1 to 5 years	29.38	20.14	72	24.04	17.39	68	25.21	18.25	70	12.99	20.49	40	9.91	23.43	27
Debt securities over 5 years	66.91	68.28	41	72.39	72.07	45	72.22	71.11	39	71.82	61.87	59	72.93	58.63	69
Pledged securities	41.89	31.26	69	39.10	33.37	60	41.76	32.26	65	74.99	44.55	78	52.27	43.76	60
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.03	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-52.81	-40.81	43	-8.81	64.27	15	-55.85	27.98	1	394.59	136.94	86	-25.65	32.84	13
Investment securities	-11.15	11.76	15	208.52	32.48	98	225.15	31.36	99	-30.56	16.36	4	-8.22	4.80	20
Core deposits	-0.91	4.57	36	96.71	16.96	98	89.92	16.94	99	48.57	23.17	93	0.14	9.96	6
Noncore funding	124.96	36.20	87	27.67	-21.64	94	4.34	-14.79	77	-44.07	-12.78	11	28.99	4.16	83

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### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,272,018	953,237	786,526
Commit: Secured commercial real estate loans	467,702	439,161	370,650	221,046	146,082
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0				
Standby letters of credit	26,241	36,836	35,540	25,501	23,670
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	71,229	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	71,229	0	25,596	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,614,861				
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0				
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							10.54	22.78	10	14.82	16.09	43	15.98	16.97	46
Standby letters of credit	0.20	0.66	26	0.30	0.66	33	0.29	0.65	35	0.40	0.31	70	0.48	0.36	70
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.55	0.27	75	0	0.24	28	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.55	0.19	82	0	0.13	35	0.21	0.13	80	0	0	46	0	0	47
Derivative contracts	20.30	44.74	54	0	47.31	1	0	46.30	1	0	3.72	32	0	2.95	31
Interest rate contracts	20.30	32.78	57	0	35.15	1	0	32.46	1	0	3.62	32	0	2.87	31
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	1.41	8	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	20.30	23.04	62	0	20.27	4	0	20.49	4	0	2.58	34	0	2.19	34
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							13.41	44.98	6	21.76	24.20	42	22.85	24.81	42

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### Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	2,614,861	0	0	0	0
Interest rate contracts	2,614,861	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,614,861	0	0	0	0
Held for trading	2,464,861	0	0	0	0
Interest rate contracts	2,464,861	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	150,000	0	0	0	0
Interest rate contracts	150,000	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,746,741	0	2,656,043	1,377,100	1,113,894
One year or less	0	0	0	100,000	50,000
Over 1 year to 5 years	953,459	0	739,113	181,938	244,341
Over 5 years	1,793,282	0	1,916,930	1,095,162	819,553
Gross negative fair value (absolute value)	145,213	0	0	0	0
Gross positive fair value	163,947	0	0	0	0
Held for trading	145,213	0	0	0	0
Non-traded	18,734	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	163,947	0	44,550	49,606	13,909
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.95	75		94.10			94.17			99.50			99.57	
Foreign exchange contracts .....	0	3.10	25		3.22			3.47			0.19			0.14	
Equity, commodity, and other contracts .....	0	1.15	35		1.21			1.14			0			0.07	
<b>Futures and forwards .....</b>															
	0	9.12	10		12.59			11.16			15.03			14.06	
Written options .....	0	5.29	8		7.18			6.28			10.24			11.73	
Exchange-traded .....	0	0.14	42		0.11			0.12			0			0	
Over-the-counter .....	0	4.93	8		6.91			5.96			10.24			10.84	
Purchased options .....	0	4.14	20		3.41			3.27			2.13			2.45	
Exchange-traded .....	0	0.14	41		0.12			0.12			0			0	
Over-the-counter .....	0	3.58	21		3.01			2.87			2.13			2.28	
Swaps .....	100	77.96	94		71.71			74.26			71.83			64.61	
<b>Held for trading .....</b>															
	94.26	38.03	80		40.70			40.42			16.03			15.01	
Interest rate contracts .....	94.26	31.70	91		34.66			34.15			16.37			16.17	
Foreign exchange contracts .....	0	1.66	34		1.55			1.68			0			0.11	
Equity, commodity, and other contracts .....	0	0.57	40		0.61			0.60			0			0	
<b>Non-traded .....</b>															
	5.74	61.97	19		59.30			59.58			83.97			84.99	
Interest rate contracts .....	5.74	57.96	20		56.22			56.71			83.02			84.69	
Foreign exchange contracts .....	0	0.39	33		0.36			0.40			0			0.01	
Equity, commodity, and other contracts .....	0	0.10	38		0.11			0.09			0			0.01	
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
	105.04	93.16	89		91.91			92.53			79.60			80.07	
One year or less .....	0	37.29	4		27.90			27.56			15.52			15.20	
Over 1 year to 5 years .....	36.46	22.61	76		29.78			27.01			19.75			22.92	
Over 5 years .....	68.58	26.09	86		29.19			29.89			32.47			34.12	
Gross negative fair value (absolute value) .....	5.55	2.48	97		1.18			0.98			2.84			1.30	
Gross positive fair value .....	6.27	2.55	92		1.59			1.34			2.25			1.14	
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.14	0.10	78	0	0.05	3	0	0.04	2	0	0.01	33	0	0	32
Gross positive fair value (X) .....	0.15	0.10	83	0	0.06	1	0	0.05	1	0	0.01	33	0	0	32
Held for trading (X) .....	0.14	0.06	85	0	0.05	22	0	0.04	22	0	0	44	0	0	44
Non-traded (X) .....	0.02	0.02	64	0	0.01	5	0	0.01	5	0	0	35	0	0	34
Current credit exposure (X) .....	0.15	0.06	87	0	0.05	6	0.04	0.04	72	0.12	0.02	93	0.03	0.01	89
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	48	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	50	0	0	50
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.57	0.70	84	0	0.59	6	0.46	0.46	69	1.20	0.27	89	0.36	0.10	86

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### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	83,853	41,462	41,462	32,786	31,418
Gross losses	11,208	9,584	9,656	2,012	4,482
Write-downs, transfers to loans held-for-sale	0	0	0	0	3,670
Recoveries	4,138	201	380	301	150
Net losses	7,070	9,383	9,276	1,711	4,332
Provision for loan and lease losses	5,152	6,344	6,212	11,500	5,700
Adjustments	0	42,832	45,455	1,625	0
Ending balance	81,935	81,255	83,853	44,200	32,786
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.06	0.09	39	0.07	-0.12	90	0.05	-0.09	85	0.20	0.38	19	0.12	0.12	57
Provision for loan and lease losses / Average loans and leases	0.07	0.16	38	0.09	-0.21	88	0.07	-0.16	83	0.26	0.53	15	0.17	0.16	60
Provision for loan and lease losses / Net loan and lease losses	72.87	151.30	37	67.61	-65.12	76	66.97	-105.48	74	672.12	672.96	63	131.58	142.73	52
Allowance for loan and lease losses / Total loans and leases not held for sale	0.81	1.17	18	0.88	1.32	19	0.91	1.23	23	0.96	1.35	10	0.89	0.94	46
Allowance for loan and lease losses / Total loans and leases	0.81	1.15	19	0.87	1.30	21	0.91	1.20	25	0.95	1.33	12	0.89	0.93	46
Allowance for loan and lease losses / Net loans and leases (X)	8.69	38.64	33	6.49	17.40	26	9.04	21.39	38	25.83	25.33	68	7.57	17.18	43
Allowance for loan and lease losses / Nonaccrual assets	199.45	428.13	24	203.04	330.05	34	208.04	364.13	31	199.44	336.78	41	192.72	315.75	51
ALLL / 90+ days past due + nonaccrual loans and leases	186.80	320.87	33	175.49	271.93	34	193.62	287.08	35	199.44	293.46	49	188.91	283.41	53
Gross loan and lease losses / Average loans and leases	0.16	0.16	61	0.13	0.20	42	0.10	0.19	35	0.05	0.16	20	0.13	0.16	48
Recoveries / Average loans and leases	0.06	0.07	48	0	0.08	6	0	0.08	7	0.01	0.04	14	0	0.05	8
Net losses / Average loans and leases	0.10	0.09	66	0.13	0.12	60	0.10	0.11	55	0.04	0.11	30	0.13	0.11	62
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	48	0.11	0	99
Recoveries / Prior year-end losses	42.85	34.26	74	9.99	25.09	19	18.89	34.67	27	6.72	42.12	8	5.28	41.80	5
Earnings coverage of net loan and lease losses (X)	22.89	36.38	48	11.01	26.30	34	16.64	39.72	43	39.29	33.55	70	16.49	22.46	50

#### Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	57	0.06	0.02	78	0.04	0.02	75	0	0.04	29	0.12	0.02	91
Real estate loans secured by 1-4 family	0	-0.02	72	0	-0.01	74	-0.01	-0.02	53	0	0.01	41	-0.02	0.02	14
Revolving	0	-0.06	75	0.01	-0.07	77	-0.02	-0.07	49	0	0	33	-0.16	0.02	3
Closed-end	0	-0.01	70	0	-0.01	74	-0.01	-0.01	47	0	0.01	46	0	0.02	34
Commercial real estate loans	0	0	44	0.07	0.04	73	0.05	0.04	69	0	0.05	39	0.15	0.02	91
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0	0	57	0	-0.02	62
1-4 family	0	0	59	0	0	57	0	0	57	0	0	50	0	0	54
Other	0	-0.01	71	0	0.01	63	0	0	64	0	-0.01	59	0	-0.02	62
Multifamily	0	0	26	0.01	0.01	83	0.01	0.01	81	0	0	51	0	0	56
Nonfarm nonresidential	0	0	37	0.12	0.05	78	0.09	0.05	75	0	0.07	42	0.24	0.03	92
Owner-occupied	0	0	59	0	0.01	57	0	0.01	55	0	0.01	54	0.24	0.01	95
Other	0	0.01	28	0.12	0.04	82	0.09	0.04	81	0	0.04	40	0	0.01	41
Real estate loans secured by farmland	0	0	0	0	-0.01	55	0	0	54	0	0.01	44	0	0.01	45
Commercial and industrial loans	1.04	0.11	96	0.64	0.19	90	0.52	0.17	90	0.12	0.20	50	0.13	0.27	38
Loans to individuals	0.84	0.76	63	5.49	0.72	98	4.79	0.71	97	0.03	0.66	5	0	0.74	0
Credit card loans	0	1.94	0	96.55	2.27	97	105	1.84	98	0	1.71	15	0	1.89	14
Agricultural loans	0	0.02	0	0.02	0	0	0.02	0	0	0	0.01	0	0	0.02	0
Loans to foreign governments and institutions	0	0.05	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.13	30	0.09	0.09	0	0.10	0	0	0	0.44	0	0	0.14	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	29,044	58,646	73,388	11,613	6,366
90+ days past due loans and leases	2,781	6,282	3,000	0	343
Nonaccrual loans and leases	41,081	40,020	40,307	22,162	17,012
Total past due and nonaccrual loans and leases	72,906	104,948	116,695	33,775	23,721
<b>Restructured</b>					
Restructured 30-89 days past due	0	0	0	871	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	19,055	0	415	0	0
Total restructured loans and leases	19,055	0	415	871	0
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	6,000	0	10,000	12,643
Total past due and nonaccrual loans held for sale	0	6,000	0	10,000	12,643
Restructured loans and leases in compliance	2,189	0	0	3,394	3,969
Other real estate owned	0	0	0	0	0
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.29	0.33	57	0.63	0.29	87	0.79	0.32	87	0.25	0.26	57	0.17	0.31	33
90+ days past due loans and leases	0.03	0.10	47	0.07	0.09	67	0.03	0.10	54	0	0.04	17	0.01	0.03	54
Nonaccrual loans and leases	0.41	0.37	61	0.43	0.54	45	0.44	0.46	50	0.48	0.60	46	0.46	0.48	56
90+ days past due and nonaccrual loans and leases	0.43	0.52	52	0.50	0.68	41	0.47	0.62	41	0.48	0.67	39	0.47	0.54	51
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0.02	0	89	0	0	29
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0.19	0.09	84	0	0.12	2	0	0.10	10	0	0.09	7	0	0.07	8
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0.06	0	94	0	0	40	0.22	0	98	0.34	0	98
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.29	0.33	57	0.63	0.29	87	0.79	0.32	87	0.25	0.26	57	0.17	0.31	33
90+ days past due assets	0.03	0.10	46	0.07	0.09	67	0.03	0.10	54	0	0.04	17	0.01	0.03	54
Nonaccrual assets	0.41	0.37	60	0.43	0.55	44	0.44	0.47	50	0.48	0.60	46	0.46	0.48	55
30+ days past due and nonaccrual assets	0.72	0.89	52	1.13	1	67	1.26	0.97	73	0.73	0.95	38	0.64	0.87	38
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.34	0.33	64	0.37	0.40	57	0.36	0.36	60	0.34	0.47	41	0.35	0.39	48
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.35	59	0.37	0.42	52	0.36	0.37	58	0.34	0.52	38	0.35	0.45	44
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.34	0.38	58	0.32	0.48	33	0.33	0.41	48	0.41	0.63	33	0.43	0.56	42
Allowance for loan and lease losses	52.81	55.46	54	49.25	67.85	39	48.07	62.64	45	59.79	72.10	45	63.99	92.08	39
Equity capital + allowance for loan and lease losses	3.54	3.63	54	3.12	4.12	37	3.16	3.60	47	4.70	5.64	45	3.96	4.77	46
Tier 1 capital + allowance for loan and lease losses	3.75	3.90	57	3.57	4.89	36	3.60	4.30	47	5.64	6.21	50	4.87	5.30	53
Loans and leases + other real estate owned	0.43	0.61	45	0.43	0.82	27	0.44	0.71	33	0.57	0.92	31	0.57	0.78	38

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate																
	30–89 days past due	0.25	0.23	65	0.54	0.25	84	0.75	0.26	93	0.24	0.25	57	0.18	0.28	40
	90+ days past due	0	0.11	17	0.07	0.12	68	0.02	0.12	58	0	0.04	25	0.01	0.03	58
	Nonaccrual	0.13	0.41	19	0.19	0.60	18	0.15	0.52	19	0.66	0.63	58	0.54	0.45	67
Commercial and industrial																
	30–89 days past due	0.63	0.29	84	1.33	0.24	96	1.16	0.24	96	0.28	0.15	77	0.13	0.22	44
	90+ days past due	0.31	0.06	90	0.03	0.02	74	0.11	0.04	88	0	0.02	31	0	0.02	30
	Nonaccrual	3.25	0.47	98	2.35	0.65	94	2.93	0.57	96	0.09	0.61	20	0.09	0.74	14
Individuals																
	30–89 days past due	1.79	0.83	84	3.91	0.60	96	0.66	0.63	58	0.46	0.52	54	0.51	0.60	47
	90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0	0.02	30	0	0.02	31
	Nonaccrual	0	0.17	10	2	0.17	96	2.26	0.17	96	0.67	0.14	94	0.12	0.12	63
Depository institution loans																
	30–89 days past due		0			0.03			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural																
	30–89 days past due		0.09			0.11			0.07			0.07			0.10	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.27			0.51			0.70			0.57			0.80	
Foreign governments																
	30–89 days past due		0			0			0.50							
	90+ days past due		0			0			0							
	Nonaccrual		0.14			0.17			0.15							
Other loans and leases																
	30–89 days past due	0	0.13	16		0.11			0.12			0.67			0.28	
	90+ days past due	0	0.01	33		0.01			0.01			0			0	
	Nonaccrual	0	0.06	23		0.13			0.09			0.10			0.04	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.09	0.39	16	0.64	0.36	80	0.62	0.46	75	1.24	0.46	91	0.66	0.53	67
	90+ days past due	0	0.22	20	0.73	0.25	86	0.29	0.24	78	0	0.06	28	0.06	0.05	75
	Nonaccrual	0.45	0.58	50	0.72	0.76	58	1.14	0.71	79	0.57	0.67	48	0.48	0.55	48
Revolving	30-89 days past due	0.84	0.31	91	0.74	0.33	87	0.79	0.28	89	0	0.25	13	1.88	0.36	93
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.01	41	0.48	0.01	97
	Nonaccrual	0.86	0.86	69	1.70	1.05	81	1.63	1.18	78	1.11	0.46	84	0.98	0.34	90
Closed-end	30-89 days past due	0.02	0.41	6	0.63	0.36	76	0.60	0.49	68	1.43	0.48	93	0.49	0.56	56
	90+ days past due	0	0.25	21	0.81	0.27	86	0.32	0.26	78	0	0.06	29	0	0.05	29
	Nonaccrual	0.41	0.57	49	0.61	0.71	48	1.08	0.67	83	0.49	0.69	40	0.41	0.57	36
Junior lien	30-89 days past due	0	0.01	15	0.21	0.01	99	0.11	0.01	96	0.43	0.01	98	0	0.02	42
	90+ days past due	0	0	38	0.08	0	98	0.01	0	92	0	0	44	0	0	41
	Nonaccrual	0	0.02	11	0.12	0.04	89	0.21	0.03	96	0	0.03	12	0	0.03	11
Commercial real estate	30-89 days past due	0.27	0.13	82	0.53	0.16	89	0.76	0.15	95	0.04	0.14	39	0.07	0.15	41
	90+ days past due	0	0.01	29	0.01	0.01	67	0	0.01	28	0	0.02	35	0	0.02	34
	Nonaccrual	0.10	0.29	30	0.14	0.48	23	0.07	0.38	17	0.68	0.57	65	0.55	0.34	73
Construction and development	30-89 days past due	0	0.19	15	6.20	0.15	99	0	0.17	17	0.25	0.16	76	0	0.20	22
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	0.27	0.14	81	0	0.31	14	0	0.20	15	0.13	0.21	66	0.12	0.18	65
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.01	42	0	0.01	40
Other	30-89 days past due	0	0.13	19	6.20	0.10	99	0	0.13	21	0.25	0.09	87	0	0.12	26
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	44	0	0	44
	Nonaccrual	0.27	0.12	81	0	0.25	15	0	0.16	18	0.13	0.16	71	0.12	0.14	70
Multifamily	30-89 days past due	0.12	0.04	85	0.37	0.09	89	1.02	0.07	97	0	0.03	39	0	0.03	38
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.06	26	0.02	0.13	53	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30-89 days past due	0.42	0.10	91	0.25	0.12	78	0.61	0.13	90	0.05	0.14	44	0.10	0.13	54
	90+ days past due	0	0.01	33	0.03	0.01	76	0	0.01	31	0	0.02	38	0	0.02	37
	Nonaccrual	0.18	0.36	37	0.26	0.58	34	0.13	0.45	20	1.08	0.73	76	0.87	0.36	84
Owner Occupied	30-89 days past due	0.08	0.04	75	0.05	0.04	62	0.08	0.04	78	0.04	0.05	57	0.10	0.06	70
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual	0.12	0.12	58	0.04	0.20	20	0.06	0.17	31	0.67	0.27	85	0.83	0.19	95
Other	30-89 days past due	0.34	0.05	93	0.20	0.07	82	0.53	0.08	90	0.01	0.06	51	0.01	0.05	44
	90+ days past due	0	0	39	0.03	0.01	82	0	0	37	0	0	44	0	0.01	41
	Nonaccrual	0.06	0.21	37	0.23	0.31	54	0.07	0.23	33	0.41	0.33	65	0.03	0.14	44
Farmland	30-89 days past due		0.09		0	0.13	30	0	0.10	31	0	0.08	33	0	0.21	28
	90+ days past due		0		0	0.01	44	0	0	45	0	0	46	0	0.01	45
	Nonaccrual		0.51		0	1.06	21	0	0.69	23	0	1.19	24	0	1.06	24
Credit card	30-89 days past due		1.22		3.45	0.79	94	0	0.81	6	0	1.02	19	0	0.87	18
	90+ days past due		0.50		0	0.40	16	0	0.45	14	0	0.22	27	0	0.18	30
	Nonaccrual		0.13		0	0.08	36	0	0.10	36	0	0.02	46	0	0	46

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	383,475	454,846	427,506	355,884	354,792
Retained earnings	733,783	630,744	654,726	175,997	150,703
Accumulated other comprehensive income (AOCI)	-93,036	-1,042	-6,181	-10,128	-8,341
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,024,222	1,084,548	1,076,051	521,753	497,154
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	160,748	161,720	161,567	107,228	107,695
Accumulated other comprehensive income-related adjustments	-93,036	-1,073	-6,181	-10,128	-8,341
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	956,510	923,901	920,665	424,653	397,800
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	956,510	923,901	920,665	424,653	397,800
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	116,569	116,569	116,569	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	116,569	116,569	116,569	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	116,569	116,569	116,569	0	0
<b>Tier 1 Capital</b>	1,073,079	1,040,470	1,037,234	424,653	397,800
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	200,000	187,000	179,000	72,000	80,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	86,625	88,680	88,656	41,012	33,062
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	286,625	275,680	267,656	113,012	113,062
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	286,625	275,680	267,656	113,012	113,062
Exited advanced approach tier 2 capital					
Total capital	1,359,704	1,316,150	1,304,890	537,665	510,862
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	12,628,924	12,570,593	12,420,758	6,336,146	4,785,573
Less: Deductions from common equity tier 1 capital	160,748	161,720	161,567	107,228	107,695
Less: Other deductions	-1,177	-4,462	-1,305	-8,640	-6,775
Total assets for leverage ratio	12,469,353	12,413,335	12,260,496	6,237,558	4,684,653
Total risk-weighted assets	10,472,630	9,316,548	9,704,448	4,121,749	3,913,808
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	9.13	11.77	9	9.92	12.59	10	9.49	12.37	8	10.30	10.91	24	10.16	12.50	13
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	10.25	12.48	10	11.17	13.31	12	10.69	13.11	9	10.30	11.60	16	10.16	13.19	6
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	12.98	14.27	30	14.13	15.21	33	13.45	14.91	24	13.04	13.45	24	13.05	14.63	25
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	8.61	9.22	29	8.38	9.07	30	8.46	8.98	34	6.81	9.65	2	8.49	10.39	10
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71							

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0						
Insurance and reinsurance underwriting income	0						
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0						
Other insurance underwriting	0						
Insurance benefits, losses, expenses	0						
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	331,105	293,898	295,789	93,900	91,942	12.66	280.87

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			50			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			50			40		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			0			0		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	12	0.38			0.36			0.41			0.37		
Premium income / Insurance activities revenue	2.54			2.90			2.76			0.01			0.03		
Credit related premium income / Total premium income	32.83			31.14			32.99			100			100		
Other premium income / Total premium income	67.17			68.86			67.01			0			0		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0.02	44		0.02	44		0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			19.85			37.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49								
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			-40.91			132.57		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	28.67	12.02	99	26.20	11.72	98	26.38	12	99	20.03	11.01	83	21.35	11.53	86
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0	49	0	0	49

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Peer #

### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	12,725	4,090	14,085	9,976	9,628
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	12,725	4,090	14,085	9,976	9,628
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.84			0.63			0.66			0.05			0	
Cost: Interest-bearing deposits		0.52			0.12			0.14			1.24			2.53	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			0.18			0.20							
Commercial and industrial loans		0.13			0.86			0.79						2.35	
Foreign governments and institutions		0.05			0			0							
<b>Growth Rates</b>															
Net loans and leases		20.31			-0.16			6.83			5,672.05			-47.91	
Total selected assets	211.12	21.10	92	-59.06	3.36	7	41.19	9.48	83	3.61	6.04	60	5.58	-25.04	76
Deposits		-2.72			10.74			0.73			-44.89			2.53	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	84,761	0	0	0	0		
1-4 family residential loans	0						
Home equity lines	0						
Credit card receivables	0						
Auto loans	0						
Commercial and industrial loans	0						
All other loans and leases	84,761	0	0	0	0		
Retained credit exposure	28,019	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	28,019	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.66	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0.66	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	6.50						
Home equity lines	0.58						
Credit card receivables	0						
Auto loans and other consumer loans	0.01						
Commercial and industrial loans	8.92						
All other loans and leases	83.99						

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	33.06				
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	33.06				
Unused commitments to provide liquidity (servicer advance)	0				
Seller's interest carried as securities and loans	0				
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	2.61	0	0	0	0
Total retained credit exposure and asset sale credit exposure	2.61	0	0	0	0

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0						
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0						
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0						
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0						
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Total 30–89 days past due securitized assets	0				
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0				
Total 90+ days past due securitized assets	0				
Total past due securitized assets percent of securitized assets	0				
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Total net losses on securitized assets	0				
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.02				
Home equity lines	0.84				
Credit card receivables					
Commercial and industrial loans	0.63				
All other loans and leases	0.26				
Total managed loans past due 30–89 days	0.28				
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0.31				
All other loans and leases	0				
Total managed loans past due 90+ days	0.03				
<b>Total Past Due Managed Assets</b>	<b>0.31</b>				
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	1.04				
All other loans and leases	0				
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.09</b>				

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Peer #

# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	85,000	10,000	20,000	26,500	24,500	750.00	
Dividends .....	85,000	10,000	20,000	26,500	24,500	750.00	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	85,000	10,000	20,000	26,500	24,500	750.00	
Securities gains (losses) .....	0	131	131	0	0	-100.00	
Other operating income .....	155	51	101	0	0	203.92	
Total operating income .....	85,155	10,182	20,232	26,500	24,500	736.33	
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	8,063	6,319	8,523	4,401	4,539	27.60	136.80
Other expenses .....	1,521	4,076	4,361	252	104	-62.68	868.79
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	9,584	10,395	12,884	4,653	4,643	-7.80	169.06
Income (loss) before taxes .....	75,571	-213	7,348	21,847	19,857		
Applicable income taxes (credit) .....	-2,760	-3,599	-4,051	-1,280	-994		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	78,331	3,386	11,399	23,127	20,851	2213.38	
Equity in undistributed income of subsidiaries .....	34,166	65,253	92,597	18,915	30,840	-47.64	15.13
Bank subsidiaries .....	34,166	65,253	92,597	18,915	30,840	-47.64	15.13
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	112,497	68,639	103,996	42,042	51,691	63.90	309.75
<b>Memoranda</b>							
Bank net income .....	119,166	75,253	112,597	45,415	55,340	58.35	301.57
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

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# Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	1,317,810	97.35	1,343,085	95.27	1,366,796	97.52	596,703	573,410	-1.88	159.14
Common and preferred stock	1,317,810	97.35	1,343,085	95.27	1,366,796	97.52	596,703	573,410	-1.88	159.14
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	2,407	0.18	3,045	0.22	3,068	0.22	0	0	-20.95	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	24,415	1.80	54,004	3.83	25,271	1.80	280	3,663	-54.79	105.95
Cash and due from unrelated depository institution	4,336	0.32	5,247	0.37	2,093	0.15	0	0	-17.36	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	4,129	0.31	4,129	0.29	4,129	0.29	0	0	0.00	
Other assets	601	0.04	309	0.02	156	0.01	554	174	94.50	243.43
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,353,698	100.00	1,409,819	100.00	1,401,513	100.00	597,537	577,247	-3.98	160.04
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	200,305	14.80	197,142	13.98	197,096	14.06	79,059	78,920	1.60	154.82
Other liabilities	12,602	0.93	11,560	0.82	11,797	0.84	647	1,173	9.01	59909.52
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	212,907	15.73	208,702	14.80	208,893	14.90	79,706	80,093	2.01	170.78
Equity Capital	1,140,791	84.27	1,201,117	85.20	1,192,620	85.10	517,831	497,154	-5.02	158.13
Perpetual preferred stock (income surplus)	116,569	8.61	116,569	8.27	116,569	8.32	0	0	0.00	
Common stock	416	0.03	416	0.03	416	0.03	199	199	0.00	111.17
Common surplus	495,232	36.58	493,775	35.02	494,125	35.26	360,741	356,436	0.30	42.81
Retained earnings	733,783	54.21	630,744	44.74	654,726	46.72	172,075	150,703	16.34	596.33
Accumulated other comprehensive income	-93,036	-6.87	-1,042	-0.07	-6,181	-0.44	-10,128	-8,341		
Other equity capital components	-112,173	-8.29	-39,345	-2.79	-67,035	-4.78	-5,056	-1,843		
Total liabilities and equity capital	1,353,698	100.00	1,409,819	100.00	1,401,513	100.00	597,537	577,247	-3.98	160.04
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital.....	12.83	11.02	70	8	12.52	9	8.96	11.94	23	8.26	9.11	41	10.84	10.58	55
Bank net income / Average equity investment in banks.....	11.87	11.60	59	8.89	12.35	21	9.57	11.80	34	7.82	9.38	35	10.02	10.85	41
Nonbank net income / Average equity investment in nonbanks.....		9.71			13.18			13.12			9.69			12.07	
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			8.82			15.16	
Bank net income / Parent net income.....	105.93	98.76	71	109.64	96.45	88	108.27	96.79	87	108.02	104.93	68	107.06	103.77	69
Nonbank net income / Parent net income.....	0	2.50	16	0	3.22	15	0	3.40	15	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			101.16			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital.....	18.66	18.39	66	17.38	16.51	70	17.52	16.81	68	15.39	11.62	61	16.11	9.66	70
Total debt / Equity capital.....	17.56	12.61	73	16.41	11.37	75	16.53	11.71	76	15.27	5.79	79	15.87	3.93	89
Total debt + notes payable to subs that issued TPS / Equity capital.....	17.56	14.76	69	16.41	13.41	72	16.53	13.63	72	15.27	9.67	66	15.87	7.99	73
Total debt + Loans guaranteed for affiliate / Equity capital.....	17.56	12.68	73	16.41	11.46	75	16.53	11.77	76	15.27	5.79	79	15.87	3.97	89
Total debt / Equity capital – excess over fair value.....	17.56	12.75	73	16.41	11.47	75	16.53	11.81	76	15.27	5.79	79	15.87	3.93	89
Long-term debt / Equity capital.....	17.56	11.91	75	16.41	10.65	75	16.53	10.95	77	15.27	5.67	79	15.87	3.86	89
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt.....	100	39.59	97	100	40.69	96	100	39.86	95	100	20.97	97	66.17	14.37	91
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	115.52	104.01	89	111.82	103.15	88	114.60	103.22	90	115.23	104.49	87	115.34	104.21	87
Total investment in subs / Equity capital.....	115.52	109.29	79	111.82	108.29	78	114.60	108.40	81	115.23	104.82	87	115.34	104.48	87
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	1.18	0.39	81	1.55	0.27	93	1.67	0.29	93	1.88	0.49	87	1.48	0.44	85
Equity investment in subs – equity cap / Net income-div (X).....	1.68	1.15	67	3.75	0.85	94	3.32	1.05	89	3.45	1.45	89	2.29	1.47	76
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	204.34	130.36	81	27.23	152.56	7	37.66	152.85	7	116.48	121.76	52	110.54	153.39	40
Cash from ops + noncash items + op expense / Op expense + dividend.....	207.71	118.32	80	30.78	155.61	8	42.25	154.48	9	113.27	138.81	39	111	152.31	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	100.70	105.80	50	-2.86	94.59	10	-32.14	98.54	4	85.82	140.42	18	109.22	105.99	58
Pretax operating income + interest expense / Interest expense.....	1,037.26	1,565.66	49	96.63	1,645.53	12	186.21	1,835.33	10	596.41	2,318.94	41	537.48	17,211.14	22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	1,037.26	1,454.22	52	96.63	1,896.20	11	186.21	1,770.77	10	596.41	1,435.81	38	537.48	2,481.22	29
Dividends + interest from subsidiaries / Interest expense + dividends.....	204.80	150.57	76	21.49	174.48	6	33.27	174.12	8	112.30	137	46	106.71	196.13	29
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X).....	20.58	26.99	50	12.56	40.79	30	14.27	47.61	28		52.16			71.69	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	-0.89	3.60	12	-0.78	3.29	12	-0.73	3.44	15	0.03	2.19	44	0.46	1.59	53
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.30			0.60			0.17			0			0	
Nonaccrual.....		0.65			1.04			0.92			0			8.16	
Total.....		0.95			1.64			1.09			0			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0	1.77	16	0	1.76	15	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	42.69	70.90	28	1,187.89	69.90	99	452.64	66.37	97	83.01	79.13	55	88.34	65.39	70
Dividends declared / Net income .....	29.73	31.93	41	58.60	27.22	93	49.61	28.27	89	45.66	29.39	72	35.63	25.65	63
Net income – dividends / Average equity.....	9.02	7.51	71	3.31	9.25	5	4.51	8.62	12	4.49	6.36	29	6.98	7.61	40
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	254.19	133.26	83	24.86	160.45	17	38.76	155.92	17	138.04	130.75	59	133.01	160.93	47
Dividends from nonbank subsidiaries .....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries .....	254.19	183.35	79	24.86	213.42	8	38.76	203.53	8	138.04	158.62	53	133.01	209.89	41
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	71.33	43.79	73	13.29	43.30	17	17.76	45.96	18	58.35	43.52	62	44.27	45.88	45
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	71.33	52.71	70	13.29	48.70	17	17.76	51.33	18	58.35	51.02	60	44.27	48.40	43
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.96			66.90			62.63			99.52			76.61	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			0.07			0.91	
Management and service fees from nonbank subsidiaries .....		0.51			0.66			0.37			0.02			0.02	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.11			0.01	
Operating income from nonbank subsidiaries .....		64.26			94.31			87.22			105.70			83.73	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			29.39			65.48	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0			0	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0			0	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			29.39			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.82	67.73	76	98.21	72.55	63	98.85	74.16	65	100	76.69	93	100	77.61	93
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries .....	99.82	81.70	64	98.21	82.68	54	98.85	83.13	56	100	84.80	86	100	94.06	87
Dividends from nonbank subsidiaries .....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	0	4.41	19	0	5.69	14	0	4.67	14	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt .....	0	27.96	14	0	28.03	13	0	26.38	13	0	59.71	13	0	70.71	14